

Information to identify the case:

Debtor 1	<u>Kristi S. Schneider</u>	Social Security number or ITIN	xxx-xx-2750
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 24-22901-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kristi S. Schneider

8/13/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kristi S. Schneider
Debtor

Case No. 24-22901-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 13, 2025

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2025:

Recip ID	Recipient Name and Address
db	+ Kristi S. Schneider, 1020 Jefferson Heights Road, Pittsburgh, PA 15235-4736
16463831	+ American Express, PO Box 981538, El Paso, TX 79998-1538
16463834	+ D. Scott Lautner, Esquire, 68 Old Clairton Road, Pittsburgh, PA 15236-3915
16483258	+ Mark Panza d/b/a Voyager Contracting, LLC, 68 Old Clairton Road, Pittsburgh, PA 15236-3915
16463838	+ Mark Panza, dba Voyager Contracting, LLC, 419 Isabella Avenue, Charleroi, PA 15022-2336

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 14 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 14 2025 04:20:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Aug 14 2025 04:20:00	Nuvel Credit Company, c/o AIS Portfolio Services,, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Aug 14 2025 00:23:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16463829	+ EDI: WFNNB.COM	Aug 14 2025 04:20:00	ADS/Comenity/BigLot, POBox 182120, Columbus, OH 43218-2120
16478731	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 14 2025 00:30:09	Ally Bank, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
16463830	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 14 2025 00:30:15	Ally Credit Card/CWS, 1000 N. West St., Fl 11, Wilmington, DE 19801-1058
16482805	Email/PDF: bncnotices@becket-lee.com	Aug 14 2025 00:30:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
16463832	+ EDI: CAPITALONE.COM	Aug 14 2025 04:20:00	Capital One, PO B 31293, Salt Lake City, UT 84131-0293
16463833	+ Email/PDF: creditonebkn notifications@resurgent.com	Aug 14 2025 00:30:03	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
16487828	+ Email/Text: jdryer@bernsteinlaw.com	Aug 14 2025 00:24:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
16463835	Email/Text: payroll@fairwaymc.com	Aug 14 2025 00:23:00	Fairway Independent Mortgage Corporation, 4750 S. Biltmore Lane, Madison, WI 53718

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16508802	EDI: CALTAX.COM	Aug 14 2025 04:20:00	Franchise Tax Board, c/o Bankruptcy Section MS A340, Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
16478314	+ EDI: IRS.COM	Aug 14 2025 04:20:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
16485594	EDI: JEFFERSONCAP.COM	Aug 14 2025 04:20:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
16463836	+ EDI: JPMORGANCHASE	Aug 14 2025 04:20:00	JPMCB Card, PO Box 15369, Wilmington, DE 19850-5369
16481173	+ Email/Text: RASEBN@raslg.com	Aug 14 2025 00:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
16487430	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2025 00:30:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16487715	^ MEBN	Aug 14 2025 00:19:12	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
16463837	+ Email/Text: camanagement@mtb.com	Aug 14 2025 00:24:00	M & T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
16486440	EDI: Q3G.COM	Aug 14 2025 04:20:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
16487428	Email/PDF: resurgentbknotifications@resurgent.com	Aug 14 2025 00:30:16	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16463839	+ EDI: SYNC	Aug 14 2025 04:20:00	SYNCB/Amazon, POB 71727, Philadelphia, PA 19176-1727
16463840	+ EDI: SYNC	Aug 14 2025 04:20:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
16463841	+ EDI: SYNC	Aug 14 2025 04:20:00	SYNCB/PPC, PO Box 530975, Orlando, FL 32896-0001
16478315	EDI: CALTAX.COM	Aug 14 2025 04:20:00	State of California, Franchise Tax Board, PO Box 942867, Sacramento, CA 94267-0011
16463842	+ EDI: CITICORP	Aug 14 2025 04:20:00	The Home Depot/Citibank, POB 6497, Sioux Falls, SD 57117-6497
16469860	+ Email/Text: RASEBN@raslg.com	Aug 14 2025 00:23:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
16478316	+ EDI: USAA.COM	Aug 14 2025 04:20:00	USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600
16463843	+ EDI: USAA.COM	Aug 14 2025 04:20:00	USAA Federal Savings Bank, POB 33009, San Antonio, TX 78265-3009
16463844	+ EDI: USAA.COM	Aug 14 2025 04:20:00	USAA Savings Bank, POBox 33009, San Antonio, TX 78265-3009
16487634	Email/Text: bankruptcynotices@vivecard.com	Aug 14 2025 00:23:00	Vive Financial, P.O. Box 708670, Sandy, UT 84070
16463845	^ MEBN	Aug 14 2025 00:18:57	VIVE/TBOM, 380 W. Data Drive, Ste. 200, Draper, UT 84020-2361
16472042	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Aug 14 2025 00:30:24	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
16478317	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Aug 14 2025 00:30:23	Wells Fargo Bank, NA, PO Box 14487, Des Moines, IA 50306-3487

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2025 at the address(es) listed below:

Name	Email Address
Crystal H. Thornton-Illar	cthorton-illar@leechtishman.com PA95@ecfbis.com;dbender@leechtishman.com
Danielle M DiLeva	on behalf of Creditor Lakeview Loan Servicing LLC ddileva@kmlawgroup.com
Denise Carlon	on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mary Bower Sheats	on behalf of Debtor Kristi S. Schneider mary@mbsheatslaw.com mbsheats@gmail.com;sheats@gubinskylaw.com;g19303@notify.cincompass.com;sheats.maryb123008@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 7